(ii) IDBI BANK "Being Me" Savings Account (January 01,2021) Schedule of Facilities Charges are Exclusive of GST SCHEME CODE - RSYOU, RSYNE, RSYNO Eliaibility Any Individual of 18 - 30 Years of age MAB (Monthly Average Balance) Requirement Rs 2 500/-Minimum AOA should be equivalent to required MAB amount Being Me Debit Card suance Fee (Personalised Debit Card) Rs.150/-Annual Fee (Second year onwards)* Rs. 220/-One/additional add-on card per account (Second year onwards) Rs. 220/-Replacement of Lost/ Stolen card Rs. 220/-Re PIN Generation Rs. 50 for Lost/Forgotten PIN First 5 Transactions free in all cities, thereafter Rs.20 per transaction IDBI Bank ATM Financial Transaction IDBI Bank ATM Non Financial Transaction 3 transactions (both Financial & Non-Financial) Free at 6 Metro locations viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru & Hyderabad, 5 transactions (both Financial & Non-Financial) Free per month at all other locations, thereafter Other Bank ATM Non Financial - Rs 8 per transaction Financial - Rs 20 per transaction International ATM Non Financial - Rs 30 per transaction Transactions declined due to insufficient Balance at IDBI Bank Rs. 20 per Instance ATM / other Bank ATMs / International ATM Rs 25,000/- (Per Day) ATM Cash Withdrawal Limit Rs 25,000/- (Per Day) POS (Point of Sale) Limit ontact Less card Transcations limit 1) Default, Debit Card is enabled for Domestic usage only at ATM & POS as per RBI guidelines. For enabling & managing Domestic E-Commerce / Contactless transaction & International Usage,kindly download and use IDBI Bank Abhay App / Go Mobile+ App or contact Branch / Customer Care for assistance. For all domestic POS transactions, PIN will be prompted to complete the transaction. Contactless Domestic Transaction upto Rs.5,000/- can be done without PIN. 3) Above mentioned ATM, POS, E-Commerce & Contactless Limits are separate for Domestic & International Common Service Charges Cheque Book 1st Yr of Account opening 60 Cheque Leaves Free Personalised Multicity /Local cheque book All Subsequent Years 50 Cheque Leaves Free Rs. 5 per cheque leaf above Free Limit Account statements Daily Weekly Quarterly Statement Rs.100/- per statement - Physical from Branch - Bv Post/Courier Rs.100/- per statement plus courier charges Free Rs.5 Rs.5/ Free By e-mail Upto 1 Year - Rs. 100/-; Above 1 Year - Rs. 300/-Duplicate Statement at the branch Rs. 25/- per Occasion Email -Duplicate Statement through Alternate Channel Post/Courier - Upto 1 Yr - Rs. 100/-; Above 1 Yr - Rs. 300/-Free Passbook Duplicate Passbook Rs 100/-Miscellaneous Interest Certificate Once in a Year (For IT Return Purpose) - Free Rs. 100/- (Per Instance) Balance/Signature or Photo verification certificate/Banker's report As per Trade Finance guidelines Foreign inward remittance certificate Rs. 50/- (Per Instance) Standing instructions Actual Mailing charges Overseas mailing Above 1 yr & less than 2 yr Rs.150/- per Item Old Record (Subject to Availability) Rs.100/- per add.Yr,subject to Max of Rs. 750/ 2 years and thereafter Copy of Original of Cheque/Draft (paid by the Bank) Rs. 150/- per Instance Addition/Deletion of Names in Accounts/Nominations/Change in 1st occasion (after account opening) Free Beyond 1st occasion, for every Addition/Deletion of Name/change in Rs. 100/-Operational Instructions Rs. 500/- per Request Allowing operations through power of Attorney/Mandate Rs. 300/- per Instance (Exempted - change due to death of existing signatory Change of Authorised Signatory in Accounts Rs. 100/- per Instance aclity of Sweep/Linking of Accounts (Sweep Out Only) Free Sweep out Trigger facility Charges Rs.50 /- per request Rs.50 per mandate Tax Payment Challan retrieval beyond 2 years for Net Banking Users Mandate Registration Charge Issue of Duplicate Confirmation Of Deposit(COD) Rs.150 per Instance Remittances Upto Rs. 5000/-Rs.30 Above Rs.5000/- - Rs. 10000 Rs.50/-Demand Drafts (Branch/Non Branch Location)/ Payorder Rs.3 per Above Rs.10000 thousand(Min:Rs50,Max:Rs10000) Payable at Par utilisation As per Trade Finance guidelines Foreign currency demand drafts / international money orders Rs. 100/-DD/ payorder cancellation (Domestic) As per Trade Finance Guidelines DD/ payorder cancellation (Foreign Currency) Upto Rs.5000 Free Above Rs.5.000 - Rs. 10000/- per Transaction Rs. 2/-NEFT (Through Branch Channel) Above Rs. 10000/- - Rs. 1 Lac Rs. 5/-Above Rs. 1 Lac - Rs. 2 Lac Rs. 15/-Above Rs. 2 lac Rs. 25/-NEFT (Through NET Banking / Mobile) Free Rs.2 Lac - Rs.5 Lac Rs. 24.50 RTGS (Through Branch Channel) Above Rs. 5 Lacs Rs. 49.50 Upto Rs. 1000/- per Transaction NIL IMPS (Through Net Banking, Mobile Banking and Branch Channel) Rs.5/ Above Rs. 1000/- - Rs. 1 Lac 2 Transactions free per month through Net/Mobile Banking Above Rs. 1 Lac Rs.15/-

	Any Branch Banking		
Any branch cheque deposits and account to account transfers	Free	T	T
Cash deposits (Home & Non Home Branch)	Metro/Urban - 5 Txn Free/Month	Semi-Urban - 7 Txn Free/Month	Rural - 10 Txn Free/Month
	Charges beyond free limit - Rs.3.00/- per 1000 (Min Rs.25& Max Rs.10,000)		
	Upto 3 transactions p.m is free,thereafter Rs.100/- per transcations		
The services allows you to operate your account from any IDBI bank branch across India. Cash withdrawal by self in Non home branch is allowed upto Rs.50,000 per day only Non Home Branch Third party cash withdrawal not allowed from Non Home Branch.			
Cheque transaction charges			
Local - Free			
	Outstation		Charge / Instrument
Cheque collections (Branch/Non branch locations)			Rs. 25/- Rs. 50/-
	Rs. 10,001/ Rs. 1,00,000/-		Rs. 100/-
	Rs. 1,00,001/- and above		Rs. 250/-
-1	Upto Rs. 1,00,000/-		Nil
	Above Rs. 1,00,000/- As per Trade Finance guidelines		Rs. 150/-
	Cheque stop payment instructions -Branch/Net Banking/Mobile Banking/IVRS		
Per Cheque Leaf	Rs. 100		
Per Range of Cheque Leaves	Rs. 500/-(Max)		
SMS Alerts	Alternate Channel Banking Rs.15/- per quarter		
ONO AIELIS	For Debit Card holders		Rs.100/-
INET Banking Password (Through Branch Channel)			Free for first time
	subsequent Password		Rs.50/-
Online VISA Card Remittance (Excl. IDBI Bank credit card payment)	Rs. 5/- per transaction		
Charges			
ECS returned			
	Rs.500/- Free		
Technical reasons Cheque issued and returned	1166		
	Slab(Rs.)	Upto 2nd instance per quarter	Beyond 2nd instance per quarter
Financial reasons	Up to Rs.10,000	Rs.250	Rs.500
	Above Rs.10000 - Rs.25 lac	Rs.500	Rs.750
	Beyond Rs.25 lac	Rs.1000	Rs.1500
Technical reasons Cheque deposited and returned	Free		
oneque deposited and returned	Upto Rs.1 lac	Rs.150/-	
Local / Oustation cheque	Beyond Rs.1 lac	Rs.250/-	
Cheque return charges shall be levied only in cases where the customer is at faultand is responsible for such returns. Indicative list available at the Branch).			
Charges for collection of paper based instrument other than Rs.10/1000(Min Rs.100/-, Max Rs.1000/-)			
regular cheque Standing Instruction Rejection/Failure Rs. 225 per instance)			
Unarranged overdraft / Cheque Purchase (A + B) (Subject to approval)			
	Rs.115		
	19.75%		
Demand Drafts/ Pay Orders/ Omni Pay (Non IDBI Bank Account Holders)	Upto 25,000: Rs.70 Above Rs.25,000 upto Rs.49,999: Rs.2.50/1000		
Account Closure			
	Nil		
15 Days and Beyond * Reckoned from the date of issuance of card	Rs. 500/-(Not appliciable to Decease	sed cases)	
transactions which are dubious or undesirable, the Bank reserves the right to close such Savings Bank Account. 2. If there are no transactions in the account for a period of two years, the account will be treated as an inoperative account. The customer should thus transact on the account periodically, so that it does not become inoperative. In case there are no customer induced debit, credit and/or third party transactions in the account, it may be classified as inoperative. The service charges levied by the Bank and/or interest credited by the Bank would not be considered as customer induced transactions. 3. Satisfactory conduct of the account entails maintaining stipulated minimum monthly average balance as well as sufficient balance to honour cheques issued to third parties. If there are high incidences to the contrary, the Bank reserves the right to close the account under intimation to the customer. 4. Availing of the Anywhere Banking facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities. 5. As per RBI guidelines with respect to Savings Account, if customer defaults in maintenance of minimum balance/average balance as agreed between the bank and customer, the bank should notify the customer clearly by SMS or email or letter etc. that in the event of the minimum balance not being restored in the account within a month from the date of 7. Any change of address should be immediately communicated in writing to the Bank. 6. Opening of the Saving Account tantamount to deemed acceptance of the aforesaid rule & regulations as well as the fact of being informed about the various service charges being levied by the Bank and the terms and conditions guiding related products and services. Declaration: In case of Mode of Operation instruction as Either or survivor/Former or survivor/ Anyone or survivor, we jointly agree and authorize IDBI Bank Ltd. to pay the principle along with interest and permit premature withdrawals of the Sweep out fixed d			
Signature of first holder	Signature of Second holder	Signature of Third hold	er